

Certificate of Notice Page 1 of 3
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Patrick David Carpenter
 Ann Marie Carpenter
 Debtors

Case No. 13-13374-ref
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4

User: Lisa
 Form ID: pdf900

Page 1 of 1
 Total Noticed: 5

Date Rcvd: Jan 17, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 19, 2018.

db/jdb +Patrick David Carpenter, Ann Marie Carpenter, 70 Cornerstone Dr., Blandon, PA 19510-9693
 cr eCast Settlement Corporation, PO Box 28136, New York, NY 10087-8136

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/Text: bnc@bass-associates.com Jan 18 2018 01:51:16 Capital One, N.A.,
 Bass & Associates, P.C., 3936 E. Ft. Lowell Rd, Suite #200, Tucson, AZ 85712-1083
 cr E-mail/PDF: gecsed@recoverycorp.com Jan 18 2018 01:54:50 GE Capital Retail Bank,
 c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue, Suite 1120,
 Miami, FL 33131-1605
 cr +E-mail/Text: bnc@bass-associates.com Jan 18 2018 01:51:16 eCAST Settlement Corporation,
 c/o Bass & Associates, P.C., 3936 E Ft. Lowell, Suite 200, TUCSON, AZ 85712-1083
 TOTAL: 3

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 19, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 17, 2018 at the address(es) listed below:

BRIAN CRAIG NICHOLAS on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
 bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
 FREDERICK L. REIGLE ecmail@fredreiglechl3.com, ecf_frpa@trusteel3.com
 GEORGE M. LUTZ on behalf of Debtor Patrick David Carpenter glutz@hvmlaw.com,
 amerkey@hvmlaw.com;r49419@notify.bestcase.com
 GEORGE M. LUTZ on behalf of Joint Debtor Ann Marie Carpenter glutz@hvmlaw.com,
 amerkey@hvmlaw.com;r49419@notify.bestcase.com
 JOSHUA ISAAC GOLDMAN on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
 bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
 LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecmail@fredreiglechl3.com,
 ecf_frpa@trusteel3.com
 REBECCA ANN SOLARZ on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
 bkgroup@kmlawgroup.com
 THOMAS I. PULEO on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
 tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 9

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

Patrick David Carpenter Ann Marie Carpenter <u>Debtors</u>	CHAPTER 13
JPMorgan Chase Bank, National Association <u>Movant</u> vs.	NO. 13-13374 REF
Patrick David Carpenter Ann Marie Carpenter <u>Debtors</u>	11 U.S.C. Section 362
Frederick L. Reigle, Esq. <u>Trustee</u>	

STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. As of the filing of this Stipulation, Debtors are currently postpetition current with the next monthly payment due January 1, 2018 in the amount of \$1,518.27..

2. Beginning on January 1, 2018, Debtors shall pay the present regular monthly payment of **\$1,518.27** on the mortgage (or as adjusted pursuant to the terms of the mortgage) on or before the first (1st) day of each month (with late charges being assessed after the 15th of the month), at the address below;

JPMorgan Chase Bank, N.A.
3415 Vision Drive, OH4-7133, Columbus, OH 43219

3. Should Debtors provide sufficient proof of payments (front & back copies of cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account accordingly.

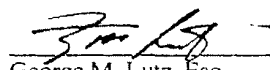
4. In the event the payments under Section 2 above are not tendered pursuant to the terms of this stipulation, Movant shall notify Debtors and Debtors' attorney of the default in writing and the Debtors may cure said default within FIFTEEN (15) days of the date of said notice. If Debtors should fail to cure the default within fifteen (15) days, Movant may file a Certification of Default with the Court and the Court shall enter an Order granting Movant relief from the automatic stay.

5. The stay provided by Bankruptcy Rule 4001(a)(3) is waived.
6. If the case is converted to Chapter 7, Movant shall file a Certification of Default with the court and the court shall enter an order granting Movant relief from the automatic stay.
7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.
8. The provisions of this stipulation do not constitute a waiver by Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.
9. The parties agree that a facsimile signature shall be considered an original signature.

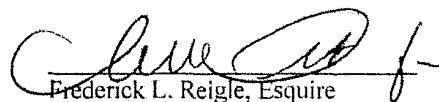
Date: December 19, 2017

By: /s/ Rebecca A. Solarz, Esquire
Rebecca A. Solarz, Esquire
KML Law Group, P.C.
701 Market Street, Suite 5000
Philadelphia, PA 19106-1532
(215) 627-1322 FAX (215) 627-7734


Date: January 9, 2018


George M. Lutz, Esq.
Attorney for Debtors

Date: 1/12/18


Frederick L. Reigle, Esquire
Chapter 13 Trustee

Approved by the Court this 17 day of January, 2018. However, the court retains discretion regarding entry of any further order.


Bankruptcy Judge
Richard E. Fehling